

Increase Your Post-COVID Pre-Need Sales

by Chris Cruger

THE PHRASE “POST-COVID” has been so overused, it sounds more like an excuse than a time reference. However, reality tells us almost every aspect of American life changed between the onset of the pandemic and now.

This article discusses pre-need sales, examining what’s changed since COVID and how you can elevate the success of your pre-need program.

Consumer Attitudes Since COVID

Beginning in mid-February 2023, The Foresight Companies launched its fourth annual survey, one for consumers (4,587 respondents) and a second for the deathcare industry (155). The results were recently compiled and analyzed, and we want to share our findings.

According to responses, 70% of all consumers want pricing online. They want transparency and some idea of what they’re getting into. We believe in letting people come to their own conclusions. When we give consumers the right information, right tools, and right options, they won’t feel pressured or taken advantage of.

Our consulting practice is data-driven, and our business analyses, property valuations, recommendations for change, and market evaluations are determined based on the 100 years of combined experience of our principals and supported by the latest data collected from our annual surveys of consumers and funeral home/cemetery owners and management from across the country.

Two and a-half years of a pandemic, taking thousands of lives, resulted in major changes in public attitudes about pre-need planning and about mortality, in general. These changes can be best described, beginning with the realization that human life is fragile, that someone perfectly

healthy one day can become seriously ill and die in a matter of days. COVID was a stellar destroyer of long-held attitudes of invincibility.

Because of soul-shaking media images of hospitals at capacity with COVID patients, refrigerated trailers parked behind funeral homes, and daily death counts posted on the Internet, Americans were made aware of life’s fragility. If society held death at arm’s length before COVID, then the pandemic, the required quarantining, avoiding crowds, and mandated masking made

everyone come face-to-face with death’s realities.

These changes in consumer attitudes were reflected in our survey results. The impact of COVID is clearly reflected by data indicating 25–30% more consumers are considering purchasing pre-need today than in the days leading up to COVID. In addition, our survey data confirms consumers are pre-planning at levels we have not seen in at least 50 years.

Consumer Expectations of Pre-Need

Let’s begin with a scenario: you are in the market for an electric vehicle (EV). You know nothing about available EV options,

pricing, or the costs of batteries required to power EVs. You may not know exactly how far an electric vehicle will travel on one charge, how long it takes to recharge it, or how much a recharge costs. And before you make a purchase, you may want to compare operating expenses between an EV and your gasoline-powered vehicle.

You’ve tried to find answers, but most EV dealers don’t post pricing or much in the way of information about maintenance, reliability, or maintenance costs, etc.

In many ways, this scenario reflects why consumers put off purchasing a pre-need plan. Just about every firm’s website touts that purchasing pre-need relieves families from the burden of second-guessing your end-of-life expectations. Some say purchasing pre-need promises peace of mind. But there’s more to know.

In The Foresight Companies’ 2023 survey, we asked, “What can the funeral and/or cemetery profession do to deliver a better experience?”

“Out of 2,216 respondents who had experienced a death in the last 12 months, 1,915 shared their views,” Cruger pointed out, “and while the question was open-ended, these responses are relative to pre-need.”

Here are the top five responses to that question:

- 1. Transparent pricing**—Consumers want clear upfront information about costs with no hidden fees or surprises; 70% said they would like to see pre-need pricing online.
- 2. Affordable options**—consumers want a range of pricing options, *i.e.*, packages representing “good,” “better” and “best” services. They also want payment options—47% of respondents asked for credit card options, payment plans, or loans. Keep in mind, too, 67% of the general population does not have an extra \$1,000 in their savings accounts for discretionary spending.

3. Compassionate service—Consumers said an immediate deal-breaker would be pushy salespeople, continual attempts to up-sale, or guilt-tripping tactics for the purposes of selling unnecessary merchandise or unwanted services.

4. Improved education/communication—Consumers said they wanted easier access to information and more opportunities to learn about pre-need packages, the benefits, costs, and the process for making pre-need arrangements. This education would give them time to think about exactly what they want, pre-need, to make the right purchase.

5. Personalized experience—In the last five to 10 years, the deathcare professions have, generally, embraced the concept of personalization. In the case of pre-need, most consumers see themselves as unique individuals, and they appreciate professionals who take the time to make suggestions to create the service or celebration of life that perfectly reflects the life that has been lived. The challenges presented by these responses from potential pre-need consumers are not insurmountable. Rather, they encourage professionals to build relationships with customers so they can better know them. By doing so, trust can be established, and appropriate suggestions can be made to personalize the service.

Funeral directors often refer to “cookie-cutter” funerals—the traditional order of services with prayer, scripture readings, hymns, eulogy, and benediction. But by educating the consumer, encouraging personalization, and making suggestions based on information the customer shares about themselves, the pre-need purchase can be not only satisfying but also can relieve stress from the purchaser and their next-of-kin.

But here is the unexpected response—the so-called “cherry on top.” Consumers say they are looking for convenience—and what does this pre-need convenience look like?

According to The Foresight Companies’ 2023 survey, nearly 50% of the consumer respondents said they would now consider

pre-arranging online—without speaking to a funeral director.

When it came to online merchandise

purchases, a considerable percentage said they would consider buying certain merchandise online: urns at 33%, caskets at

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30%, in-ground plots at 29%, flowers & keepsakes at 21%, and 14% would consider buying a mausoleum space online. About 34% would not consider making online purchases of funeral merchandise or cemetery space.

A closer look found consumers, ages 45–54, were more interested in buying online than the older generation age 75+... and this was consistent across the board. The widest difference was seen when 53%

of consumers in the 75+ age group said they would buy nothing online. But, keep in mind, this is the generation that grew up test-driving every vehicle they purchased.

Taking the “Sudden” Out of “Sudden Death”

Those who follow sports have all celebrated when a close game ended in a tie. That meant overtime and renewed hope for a win. However, a game going into overtime

was accompanied by the dreaded specter of sudden death.

In pre-need sales, the peace-of-mind that comes with a completed arrangement can only be guaranteed during “regulation play.” This underscores the importance of educating the community about pre-need early and often.

Compared with prior years of annual survey results, Foresight’s data indicates pre-need has become a top priority for consumers. The message? If you’re not placing significant marketing focus on pre-need, you may be missing a great opportunity.

However, there are some disconnects standing between consumers and signing on the dotted line. Here are the top five of these disconnects, many of which can be remedied with information and education:

1. High costs and lack of affordability
2. Transparency and information
3. Sales pressure and upselling
4. Need for empathy and compassion
5. Time pressure and rushed decision-making

That said, here are three steps you can take to create a win-win for you and your customer while taking the “sudden” out of sudden death (and by this, we mean planning and pre-need before it’s time for an at-need arrangement):

1. Re-packaging pre-need—Last year’s survey—as COVID cases were trending downward—72% of consumers said they believed pre-need was important, but 78% did not have a plan in place. About 77% of this year’s respondents still had no plan in place. Maybe you should make pre-need easier with good/better/best pre-need packages.

We have helped many firms re-package their pre-need offerings and sales grew more frequent with bigger tickets. Convenience to consumers means fewer decisions in a comfortable setting, where they have time to compare the options, based on what they want and/or what they want to pay.

2. **Community education**—You already know pre-need arrangements are a good idea, but providing information is the best approach. Either online, on the phone, or in person, this is where you address the transparency and information consumers need without pressure or upselling. In a stand-up presentation, people don’t feel rushed to

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make decisions, there's no full-court press to sell something and they feel free to ask questions.

One director side-stepped an unwanted sales moniker altogether by hosting a monthly by-invitation coffee-and-dessert gathering at the funeral home.

Invited guests were two members of families they had served the previous year or two. Some guests were partners, siblings, or best friends. The discussion covered descriptions of past successful celebrations of life, personalization options, and review of pre-need packages.

After a question-and-answer period, the director asked each guest to think about what they wanted and to make a list of these details—venue, type of celebration, beverages, food, disposition, officiant or other, music, etc. The director then collected the lists and create a file for each one.

In a week or so, the director followed up by phone. He assured each guest he would keep their wishes on file. Then she gave them the option of finalizing arrangements in person, online, or by phone. No pressure.

3. Online pre-need sales—Yes, selling pre-need online will require some tweaks of your current website, including adding software to accept payments (like PayPal, Stripe, or Amazon Pay.) Better yet, ask your website designer. Present pre-need packages to consumers. Include your General Price List online so consumers can compare the package they choose with at-need services and merchandise.

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The pandemic showed Americans there are new and different ways of doing things, and that includes incorporating more online education, information, and more online purchasing capabilities. During COVID, many of us have found it more convenient to order groceries, car shop, send wedding gifts, use telehealth for doctor's

appointments and attend meetings online, saving travel time and traffic hassle. In our convenience-driven society, as our data found, consumers want simple solutions, packages, and the ability to customize.

Thirty years ago, a funeral home's first impression was made by the director who made the removal. Today, our first impression is made when consumers visit our website. It's all about doing the right thing to serve our communities. Whenever we're all out there doing the right thing, everything falls into place, and we all thrive. **M**



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